

The Rejections

The Examiner has rejected claims 1-5 and 9-11 under 35 U.S.C. 103(a) as being unpatentable over *Walker et al.*, PCT Application WO 97/22073, published 19 June 1997, in view of *Norris*, U.S. Patent No. 5, 940,811. The Office Action asserts that *Walker* teaches the elements of claim 1 with the exception of providing the rejection reason directly to the applicant via a computer, and that *Norris* supplies that missing element. The Office Action further asserts that *Walker* teaches the additional elements of claims 2 and 3. The Office Action acknowledges that *Walker et al.* do not teach acknowledgement, as required by claims 4 and 5, but asserts that *Norris* supplies that element. The reasons provided for rejecting claims 9-11 are similar to the reasons provided for corresponding elements in method claim 1.

The Examiner also rejected claims 6-8 under 35 U.S.C. 103(a) as being unpatentable over *Walker, et al.* and *Norris*, in view of *Zandi*, U.S. Patent No. 5,966,699. *Zandi* assertedly teaches sending a rejection reason via a web page (claim 6), and *Norris* assertedly satisfies the acknowledgement elements of claims 7 and 8.

These rejections are respectfully traversed. With respect to claim 1, *Walker et al.* do not teach providing a reason for rejection. The codes discussed in *Walker et al.* indicate only whether the applicant should be approved (i.e., an "A" grade) or rejected (i.e., grades "B", "C", or "D"). The different levels of rejection indicate to the operator of the system (e.g., a bank teller) only whether the applicant may be eligible for an immediate appeal involving human intervention (i.e., "B" assigned), or if instead the applicant so clearly fails the credit criteria that the immediate appeal option is not available (i.e., "C" or "D" assigned). There is no indication

to the operator of the *reason* for rejection. Claim 1 recites, "providing a rejection reason," and *Walker et al.* is distinguishable from claim 1 on this basis.

In addition, *Walker et al.* do not teach mapping a factor identified by a credit bureau to an internal rejection code. As noted, the codes described in *Walker et al.* do not correspond to a reason for rejection and are distinguishable from the internal rejection code recited in claim 1 on that basis. The *Norris* reference likewise does not disclose mapping a factor identified by a credit bureau to an internal rejection code.

Claims 2-8 depend from claim 1 and are believed to be allowable for the same reasons described above.

In addition, the Office Action relies on *Norris* to satisfy the requirement of claim 8 of providing an applet that communicates that the web page has been downloaded. While the Office Action correctly points out that *Norris* teaches obtaining an electronic signature from an applicant to acknowledge the receipt of certain information, *Norris* does not disclose the use of an applet to communicate automatically to the lender that a web page has been downloaded, without further affirmative action by the applicant, as required by claim 8. Claim 8 has been amended to make this distinction between *Norris* and claim 8 even more clear.

Claim 9 is a system claim that recites an Underwriter operative to obtain a factor from a credit bureau and map the factor to an internal rejection code. As a result, claim 9 is believed to be allowable for the same reasons described above with respect to claim 1, in that neither *Walker et al.* nor *Norris* teaches mapping a factor to an internal rejection code.

Claims 10 and 11 similarly require "program code operative to map the factor identified by the credit bureau to an internal rejection code." As a result, claims 10 and 11 are believed to be allowable for the same reasons described above with respect to claim 1.

Accordingly, reconsideration of the application and allowance of all claims are respectfully requested based on the preceding remarks. If at any time the Examiner believes that an interview would be helpful, please contact the undersigned.

Respectfully submitted,



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